

UNITED STATES BANKRUPTCY COURT District of Western District of Michigan

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/12/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Thomas Robert VanSpronsen
fdbा Latest Wave, fdbा Latest Wave, LLC, fdbा The
Latest Wave
1551 Bauer Road
Jenison, MI 49428

Case Number: 08-01063-swd	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-4002
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Attorney for Debtor(s) (name and address): Robert F. Wardrop II Wardrop & Wardrop, P.C. 300 Ottawa Avenue, N.W., Ste 150 Grand Rapids, MI 49503 Telephone number: (616) 459-1225	Bankruptcy Trustee (name and address): John A. Porter Attorney at Law and Bankruptcy Trustee 6059 Cannon Highlands Drive NE Belmont, MI 49306 Telephone number: (616) 874-4800
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Meeting of Creditors

Date: **March 19, 2008**

Time: **11:23 AM**

Location: **The Law Building, 330 Ionia, N.W., Suite 203, Grand Rapids, MI 49503**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 5/18/08

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

One Division Ave., N.
Room 200
Grand Rapids, MI 49503
Telephone number: (616)456-2693

For the Court:

Clerk of the Bankruptcy Court:
Daniel M. LaVille

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 2/13/08

EXPLANATIONS**B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. (Applies to cases filed on or after October 17, 2005)
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

CERTIFICATE OF SERVICE

District/off: 0646-1
Case: 08-01063User: chamberk
Form ID: b9aPage 1 of 2
Total Served: 63

Date Rcvd: Feb 13, 2008

The following entities were served by first class mail on Feb 15, 2008.

db +Thomas Robert VanSpronsen, 1551 Bauer Road, Jenison, MI 49428-9449
 aty +Robert F. Wardrop, II, Wardrop & Wardrop, P.C., 300 Ottawa Avenue, N.W., Ste 150, Grand Rapids, MI 49503-2308
 tr +John A. Porter, Attorney at Law and Bankruptcy Trustee, 6059 Cannon Highlands Drive NE, Belmont, MI 49306-9678
 smg +MI DEPT OF TREASURY, COLLECTION DIVISION/BANKRUPTCY, PO BOX 30168, LANSING, MI 48909-7668
 smg +SECRETARY OF THE TREASURY, 15TH & PENNSYLVANIA, WASHINGTON, DC 20220-0001
 smg +SECURITIES & EXCHANGE COMM, BANKRUPTCY SECTION, 175 W. JACKSON BLVD., SUITE 900, CHICAGO, IL 60604-2615
 ust +Habbo G. Fokkena, Office of the United States Trustee, Michigan/Ohio Region 9, 330 Ionia, N.W., Suite 202, Grand Rapids, MI 49503-2549
 4894762 ADVANTA BANK CORP, PO BOX 8088, Philadelphia, PA 19101-8088
 4894763 AMERICAN EXPRESS, C/O NATIONWIDE CREDIT INC, PO BOX 740640, Atlanta, GA 30374-0640
 4894764 AMERITECH PUBLISHING INC, C/O WEBER & OLCESE PLC, PO BOX 1330, Birmingham, MI 48012-1330
 4894766 AT&T, PO BOX 8100, Aurora, IL 60507-8100
 4894767 AT&T MOBILITY, C/O OSI COLLECTION SERVICES IN, PO BOX 958, Brookfield, WI 53008-0958
 4894768 AT&T YELLOW PAGES, PO BOX 8112, Aurora, IL 60507-8112
 4894771 +BROWN & JOSEPH, PO BOX 59838, Schaumburg, IL 60159-0838
 4894770 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001
 4894772 CAPITAL ONE BANK, C/O UNITED RECOVERY SYSTEMS, PO BOX 722929, Houston, TX 77272-2929
 4894777 CITIBANK (SOUTH DAKOTA) NW, C/O SHERMETA ADAMS & VON ALLME, PO BOX 5016, Rochester, MI 48308-5016
 4894778 +CLOVIS & ROCHE INC, PO BOX 1164, Metairie, LA 70004-1164
 4894779 +COMMERCIAL RECOVERY CORP, PO BOX 49421, Minneapolis, MN 55449-0421
 4894780 CONSUMERS ENERGY, C/O NCO FINANCIAL SYSTEMS INC, PO BOX 3500, Jackson, MI 49204-3500
 4894776 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 4894783 +Fia Csna, Po Box 15311, Wilmington, DE 19884-0001
 4894784 +G M A C, 5400 Gateway Ctr, Flint, MI 48507-3900
 4894785 GMAC, PO BOX 9001951, Louisville, KY 40290-1951
 4894786 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
 4894789 INTERNET 123, 50572 JEFFERSON AVE, New Baltimore, MI 48047-2339
 4894790 KAPTEIN DYKSTRA & COMPANY PC, 4095 CHICAGO DRIVE, PO BOX 934, Grandville, MI 49468-0934
 4894791 +Kris A Moore Dc, OPTIMAL HEALTH CHIROPRACTIC, 5242 PLAINFIELD AVE NE, Grand Rapids, MI 49525-1084
 4894792 +LATEST WAVE LLC, 1551 BAUER ROAD, Jenison, MI 49428-9449
 4894793 MCBEE, PO BOX 88042, Chicago, IL 60680-1042
 4894794 MCBEE SYSTEMS INC, PO BOX 88042, Chicago, IL 60680-1042
 4894795 +MCCARTHY BURGESS & WOLFF, 26000 CANNON ROAD, Bedford, OH 44146-1807
 4894796 MCLEOD USA, PO BOX 3243, Milwaukee, WI 53201-3243
 4894798 +MICHIGAN DEPT OF TREASURY, BANKRUPTCY - CLAIMS UNIT, PO BOX 30168, Lansing, MI 48909-7668
 4894797 +MICHIGAN DEPT OF TREASURY, TREASURY BUILDING, 430 WEST ALLEGAN, Lansing, MI 48922-0001
 4894799 NATIONAL CITY, PO BOX 856176, Louisville, KY 40285-6176
 4894802 TDS METROCOM, PO BOX 94510, Palatine, IL 60094-4510
 4894801 +TDS METROCOM, 525 JUNCTION ROAD, SUITE 6000, Madison, WI 53717-2153
 4894803 +UPS, LOCKBOX 577, Carol Stream, IL 60132-0001
 4894804 US ATTORNEY'S OFFICE, DONNA JUSTICE, PO BOX 208, Grand Rapids, MI 49501-0208
 4894805 +US SIGNAL LLC, 201 IONIA AVENUE SW, Grand Rapids, MI 49503-4136
 4894806 +VANSPRONSEN, SHELLY, 1551 BAUER ROAD, Jenison, MI 49428-9449
 4894807 VISA, C/O WELLS FARGO, PO BOX 29746, Phoenix, AZ 85038-9746
 4894809 +WEST MICHIGAN COMMUNITY BANK, PO BOX 129, Hudsonville, MI 49426-0129
 4894810 +WOLTERS ELECTRIC INC, 6301 136TH AVENUE, Holland, MI 49424-8119
 4894808 +West Michigan Communit, 5367 School Ave, Hudsonville, MI 49426-1410
 4894811 YELLOW BOOK USA, PO BOX 6448, Carol Stream, IL 60197-6448

The following entities were served by electronic transmission on Feb 14, 2008.

smg EDI: IRS.COM Feb 13 2008 21:17:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Daniel J. Casamatta,
 Assistant U.S. Trustee, Office of the U.S. Trustee, The Law Building, 330 Ionia NW Ste 202,
 Grand Rapids, MI 49503-2549
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Dean E. Rietberg,
 Trial Attorney, Office of the US Trustee, The Law Building, 330 Ionia NW Ste 202,
 Grand Rapids, MI 49503-2549
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michael V. Maggio,
 Trial Attorney, Office of the US Trustee, The Law Building, 330 Ionia NW Ste 202,
 Grand Rapids, MI 49503-2549
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michelle M. Wilson,
 Trial Attorney, Office of the US Trustee, The Law Building, 330 Ionia NW Ste 202,
 Grand Rapids, MI 49503-2549
 ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Office of the U.S. Trustee,
 The Law Building, 330 Ionia, N.W., Suite 202, Grand Rapids, MI 49503-2549
 4894765 +EDI: AMEREXPR.COM Feb 13 2008 21:17:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 4894769 EDI: BANKAMER.COM Feb 13 2008 21:17:00 BANK OF AMERICA, BUSINESS CARD, PO BOX 15710,
 Wilmington, DE 19886-5710
 4894770 +EDI: BANKAMER2.COM Feb 13 2008 21:17:00 Bank Of America, Pob 17054,
 Wilmington, DE 19884-0001
 4894773 +EDI: CBCSI.COM Feb 13 2008 21:17:00 CBCS, PO BOX 163250, COLUMBUS, OH 43216-3250
 4894774 EDI: CHASE.COM Feb 13 2008 21:17:00 CHASE, CARDMEMBER SERVICE, PO BOX 94014,
 Palatine, IL 60094-4014
 4894775 +EDI: CHASE.COM Feb 13 2008 21:17:00 Chase, 800 Brookside Blvd,
 Westerville, OH 43081-2822
 4894776 +EDI: CITICORP.COM Feb 13 2008 21:17:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241

District/off: 0646-1
Case: 08-01063User: chamberk
Form ID: b9aPage 2 of 2
Total Served: 63

Date Rcvd: Feb 13, 2008

The following entities were served by electronic transmission (continued)

4894781	+EDI: COUNTRYWIDE.COM Feb 13 2008 21:17:00	Countrywide Home Loans, 450 American St, Simi Valley, CA 93065-6285
4894782	+EDI: DISCOVER.COM Feb 13 2008 21:17:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
4894783	+EDI: BANKAMER2.COM Feb 13 2008 21:17:00	Fia Csna, Po Box 15311, Wilmington, DE 19884-0001
4894787	EDI: IRS.COM Feb 13 2008 21:17:00	INTERNAL REVENUE SERVICE, SPECIAL PROCEDURES BRANCH, MAIL CODE 15, PO BOX 330500, DETROIT, MI 48232-6500
4894788	EDI: IRS.COM Feb 13 2008 21:17:00	INTERNAL REVENUE SERVICE, INSOLVENCY UNIT, PO BOX 21126, Philadelphia, PA 19114
4894800	+E-mail/Text: ustpregion09.gr.ecf@usdoj.gov THE LAW BUILDING, 330 IONIA NW SUITE 202, Grand Rapids, MI 49503-2549	OFFICE OF THE US TRUSTEE, TOTAL: 19

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2008

Signature:

